



The Informed Consumer

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Fairfax County Department of Cable & Consumer Services

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Inside This Issue:

| | |
|---|---|
| Cramming: Mystery Phone Charges | 1 |
| Cramming (continued) | 2 |
| Case of the Quarter: Where's My Tax Refund? | 3 |
| Back to School Savings Tips | 3 |
| Hiring a Home Improvement Contractor | 4 |
| Your Community, Your Call | 4 |
| CIC Condominium Regulatory Review | 4 |
| Do I Need a Building Permit? | 4 |

Visit [Consumer Central](#) for all of your online consumer needs:

- [File a Complaint Online](#)
- [Tenant-Landlord Handbook](#)
- [Consumer Protection Commission \(CPC\)](#)
- [Tenant-Landlord Commission \(TLC\)](#)
- [Property Owners' and Condominium Association Resources](#)
- [Consumer Focus](#)
- [Your Community, Your Call](#)

Cramming: Mystery Phone Charges

You're looking at your phone bill thinking someone must have made a mistake. How can you be charged for Web hosting when you don't know what Web hosting is? Why does your bill list a couple of international calls when all your friends and business contacts are stateside?



Chances are you've been crammed.

Cramming happens when a company adds a charge to your phone bill for a service you didn't order, agree to, or use. Cramming charges can be small, say \$2 or \$3, and easy to overlook. But even when the phony charges aren't small, they may sound like fees you do owe. That makes them tough to pick out, especially if your phone bill varies month to month.

What can you do? Read Your Bill.

Catching cramming charges means taking time to read your phone bill each month — that is, once you get to know your bill a little better.

- *If your telephone bill changes from month to month...* Make it a habit to check the charges on your bill each month for services you haven't ordered or calls you haven't made.
- *If your telephone bill usually is the same...* If your bill goes up one month, even by just a few dollars, take a closer look.

There's no one type of cramming charge. Some charges appear just once; others are "subscription" charges that show up every month. Keep an eye out for generic-sounding services and fees like *Min. Use Fee*, *Activation*, *Member Fee*, *Voice Mail*, or *Web Hosting*; they may be services you haven't ordered. Are there calls you didn't make? Charges for Internet services from a company you don't know? Area codes you've never heard of, like 011 or 500? The charges could be for anything, including:

- long distance service and collect calls
- subscriptions for Internet-related services, like Web hosting
- access to restricted Websites
- entertainment services with a 900 area code
- club memberships

Check out each section of your bill, but note that crammers tend to target some "hot spots." Pay special attention to sections labeled "Miscellaneous," and the long-distance, 900-number, and "third-party" charge sections on your bill. Some phone companies send their customers shorter bills with little detail, but may offer more detailed bills online or upon request. To check out a sample phone bill with various charges explained, visit the FCC [Website](#).

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If You Suspect Cramming

Not sure about a charge on your bill? Ask your phone company about it. If the charge isn't from your phone company, the name of the company charging you should be printed nearby. Your phone company should be able to tell you more about the charge, and your statement should tell you how to dispute errors on your bill. It's a good idea to follow-up with an email or letter sent by certified mail; ask for a return receipt. It's your proof that the company received your letter. Keep a copy of your bill and any other documentation for your files.

Then, take the final step in fighting a cramming charge: file a complaint. Even if you get a refund, if you suspect you've been a victim of cramming, notify the [FTC](#). You also can file a complaint with [Consumer Affairs](#). Try to include the names of all the companies involved, not just your telephone company.

Reduce Your Risk of Cramming

It can be difficult to prevent a determined crammer from adding fake charges to your phone bill. However, you can avoid giving would-be scammers the opportunity by being wise to some common ploys:

- **Enter to win.** You think you're entering a contest, but you're actually giving your information to strangers who might be up to no good. Before you fill out a contest entry form, consider whether you know the company, and be sure to read the fine print. Shady promoters sometimes use an entry form as "permission" to enroll you in a service. You find out you're enrolled only if you notice the fee on your phone bill.
- **Join the club.** The ad says it's free, and in fact, the number you call to join may be toll-free. All you have to do is say your name and "I want the service." But you may end up enrolled in a club or service program that comes with a monthly charge on your phone bill.
- **"Free" calls.** You may be calling to claim a "free prize," but 900 numbers aren't free. "Free minutes" offers may not be free, either: you're put on hold and the hold time counts toward your free minutes, which results in a charge to you. In some cases, you should have some warning — every 900 number that costs more than \$2 has to have a brief introductory message about the service, the service provider, and the cost of the call. After that, you have three seconds to hang up without incurring any charge.

Another option to help stop cramming is to block some services. A 900-number block stops calls to 900 numbers from going through. Blocks also are available for international, long distance, and local toll calls, as well as to third-party services. Check with your phone company about the costs of different blocking options, and make sure you understand the range of calls or services that will be included in a block. With a mobile phone, 900-number calls are automatically blocked, but you may be allowed to block other services like Internet access or text messaging.

If you use a telephone modem for Internet access, you can prevent a specific type of cramming by making sure you're using up-to-date security software. Otherwise, you're leaving the door open to scammers who use malicious software programs to download "dialer programs" to susceptible computers. The program redirects your modem, causing it to dial an international or 900-number. You find out when you see the charge on your phone bill.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 877-FTC-HELP (877-382-4357).

Need Advice?**Ask an Investigator**

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call for Advice: 703-222-8435 TTY: 711 or submit a question via e-mail on our [Website](#).

File A Complaint

When you call for advice, you may be asked by an Investigator to file a written complaint so that Consumer Affairs may assist you in resolving your dispute. You may file a complaint [online](#) or request that a complaint form be mailed to you.

Search Complaint History

Research the [complaint history](#) of a company prior to completing a transaction.

Visit Us in South County

An investigator is available each Wednesday for advice at [Access Fairfax](#) in the South County Government Center.

8350 Richmond Highway,
Suite 125
Alexandria, VA 22309

In the Spotlight:

[Your Community. Your Call](#)

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035

Phone: 703-222-8435 TTY: 711
Fax: 703-324-3900

[Visit Our Website](#)

Case of the Quarter: Where is My Tax Refund?

A consumer contracted with a tax preparation service to assist the consumer in filing his taxes. The consumer alleged that the preparer did not provide the correct routing and account number for a direct deposit, resulting in the consumer not receiving his refund. After intervention from Consumer Affairs and the Financial Crimes Unit of Fairfax County Police Department, the corporate offices of the tax preparation service apologized for the mistake and provided the consumer with a certified check for his state and federal tax return plus a \$250 refund for the business' services.

Back to School Savings

The new school year is here. Some helpful tips below will help you avoid spending too much money on clothes, shoes, backpacks, notebooks, paper, pencils etc.

- **Begin by shopping at home** - Take inventory of what your family already owns. Reusing or re-purposing items saves money and the environment.
- **Start looking for bargains in weekly ads** - Look for clearance sales and coupons. Stock up for the entire year to save money on school supplies.
- **Go to a dollar store** - Check their selection of paper products for a real savings.
- **Scour garage sales, thrift stores, and consignment shops** - Looking for deals may require a little legwork to get started, but can add up to great savings in the end.
- **Remember Internet sites** - Online shopping can provide potential savings on designer brands.
- **Set ground rules for clothes shopping** - Choose clothing that will give your child room to grow. Purchase clothing that is easy to mix and match and less likely to look dated over time.
- **Buy the right backpack** - Kids should only carry 20% of their own weight. Backpacks should have wide padded shoulders straps.
- **Don't overspend on technology** - Look for sales on computers and other electronics.
- **Track down the right calculator** - Invest in a calculator that will take care of your child's need for many years.
- **Teach important money lessons** - Back to school sales are a great way to teach your child the importance of saving money, budgeting, and needs vs. wants.

Hiring A Home Improvement Contractor

The Fairfax County Consumer Affairs Branch offers a variety of educational seminars to consumers of Fairfax County. One of the more popular seminars is the **Home Improvement Seminar**.

The Home Improvement Seminar discusses the steps to take **before** hiring a home improvement contractor, work that requires a Fairfax County building permit, information that should be included within the contract, tips on how to manage the project, and items to review **before** making the final payment. The presentation reviews the Home Solicitation Sales Act and the “Buyer’s Right to Cancel” clause that must be included in all contracts that are signed in your home. It also discusses your rights under the Contractor Fraud law. Our office is available to conduct a presentation for your community, please feel free to contact us at 703-222-8435.

Once you’ve become educated about the contractor laws and selection process, try to coordinate a meeting with your common interest community association’s board or architectural committee to review your proposed project. Are you required to submit a request for approval of the project? Are there certain restrictions on material choice or color that you must communicate to your contractor?

One final step in the process, is to contact the Fairfax County Permit Application Center to confirm whether or not your contractor is required to obtain any permits. It’s important to have that confirmed prior to beginning work on your home.

The Fairfax County Consumer Affairs Branch does offer mediation services regarding consumer-contractor disputes that may arise. If you find yourself in such a situation, please feel free to contact our office at 703-222-8435 or file an [online complaint](#). You can also contact our office Monday through Friday from 8:00 a.m. to 4:30 p.m. to speak with an Investigator of the Day regarding any general inquiries related to home improvement contractors.

The Common Interest Community Condominium Regulatory Review Committee

The Common Interest Community Board appointed a Condominium Regulatory Review Committee to review the Condominium Regulations. Members of the committee are scheduled to submit recommendation to the Common Interest Community Board later this year. For more information about the regulatory actions of the Common Interest Community Board visit the [Virginia Regulatory Town Hall](#).

Your Community, Your Call

View our most recent *Your Community, Your Call*, **Electronic Communication and the Internet**, on Mondays at 8 p.m. on Fairfax County Government Channel 16 or on [Video on Demand](#). Peter Philbin, attorney with Rees Broome, and Betsy Johns, partner with National Realty Partners joined Michelle Thompson of the Consumer Affairs Branch to discuss using electronic communication and the internet to communicate with the members, conduct board business and disseminate official business of the association.

Do I Need a Building Permit?

In Fairfax County, there are some home improvement projects that require a permit.

A visit or telephone call to the [Permit Application Center](#) will provide you with the resources and information necessary to make your project a success and to avoid potential problems which could cost you time and money. Be prepared to discuss your project with permit staff who will ask you questions such as “*What are you planning to do?*” and “*Where are you planning to do it?*” The permit staff will discuss the specific process for your project with you.

For more information, please contact **703-222-0801** TTY 711.



[Add your name](#) to the homeowners and condominium association email subscriber list!